

Information to identify the case:

Debtor 1	Daren K. Johnston	Social Security number or ITIN xxx-xx-7812
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Melinda S. Johnston	Social Security number or ITIN xxx-xx-2476
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 10/11/19
Case number:	19-70641-JAD	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daren K. Johnston	Melinda S. Johnston
2. All other names used in the last 8 years		
3. Address	1960 Rt. 553 Hwy. Penn Run, PA 15765	1960 Rt. 553 Hwy. Penn Run, PA 15765
4. Debtor's attorney Name and address	Richard G. Allen Law Offices of Richard G. Allen P.O. Box 434 43 West Market Street Blairsville, PA 15901	Contact phone (814) 240-1013 Email: ecf@johnstownbankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteeewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/31/19

For more information, see page 2

7. Meeting of creditors	December 20, 2019 at 10:00 AM	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/18/20 Filing deadline: 12/20/19 Filing deadline: 4/8/20
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/20/19 at 10:00 AM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Daren K. Johnston
Melinda S. Johnston
Debtors

Case No. 19-70641-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
Form ID: 309IPage 1 of 2
Total Noticed: 48

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db/jdb +Daren K. Johnston, Melinda S. Johnston, 1960 Rt. 553 Hwy., Penn Run, PA 15765-8246
atty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15138429 +Aes/keybank, P.O. Box 61047, Harrisburg, PA 17106-1047
15138431 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15138434 +Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138446 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
15138447 +First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522
15138448 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
15149140 +Granite State Management & Resources, o/b/o The U.S. Department of Education, PO Box 3420, Concord, NH 03302-3420
15138450 +Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15138453 +New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, P.O. Box 2097, Concord, NH 03302-2097
15139968 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

atty E-mail/Text: ecf@johnstownbankruptcy.com Nov 01 2019 02:31:40 Richard G. Allen,
Law Offices of Richard G. Allen, P.O. Box 434, 43 West Market Street,
Blairsville, PA 15901
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2019 02:31:54 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 01 2019 02:32:04
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721
cr +EDI: PRA.COM Nov 01 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15138430 +EDI: GMACFS.COM Nov 01 2019 06:23:00 Ally Financial, Attn: Bankruptcy Dept,
P.O. Box 380901, Bloomington, MN 55438-0901
15138432 +EDI: CAPITALONE.COM Nov 01 2019 06:23:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
Salt Lake City, UT 84130-0285
15138433 +EDI: CHASE.COM Nov 01 2019 06:23:00 Chase Card Services, Attn: Bankruptcy,
P.O. Box 15298, Wilmington, DE 19850-5298
15138435 +EDI: CITICORP.COM Nov 01 2019 06:23:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
P.O. Box 790034, St Louis, MO 63179-0034
15138436 +EDI: CITICORP.COM Nov 01 2019 06:23:00 Citibank/The Home Depot,
Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138437 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept,
P.O. Box 182125, Columbus, OH 43218-2125
15138438 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/King Size, Attn: Bankruptcy,
P.O. Box 182125, Columbus, OH 43218-2125
15138439 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Maurices, Attn: Bankruptcy,
P.O. Box 182125, Columbus, OH 43218-2125
15138440 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,
P.O. Box 182125, Columbus, OH 43218-2125
15138441 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenity/ MPRC, Attn: Bankruptcy, P.O. Box 182125,
Columbus, OH 43218-2125
15138442 +EDI: WFNNB.COM Nov 01 2019 06:23:00 Comenitybank/catherine, P.O. Box 182789,
Columbus, OH 43218-2789
15138443 +EDI: CRFRSTNA.COM Nov 01 2019 06:23:00 Credit First National Association,
Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
15138444 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 01 2019 02:28:09 Credit One Bank,
Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15138445 E-mail/PDF: DellBKNNotifications@resurgent.com Nov 01 2019 02:39:42
Dell Financial Services LLC, Attn: President/CEO, P.O. Box 81577, Austin, TX 78708
15146035 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 01 2019 02:32:11 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn, oh 44144-2338
15138449 E-mail/Text: camanagement@mtb.com Nov 01 2019 02:31:49 M & T Bank, Attn: Bankruptcy,
P.O. Box 844, Buffalo, NY 14240
15138451 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 01 2019 02:39:41
Merrick Bank/CardWorks, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15138452 +EDI: NAVIENTFKASMSERV.COM Nov 01 2019 06:23:00 Navient, Attn: Bankruptcy, P.O. Box 9640,
Wiles-Barre, PA 18773-9640
15138454 +E-mail/Text: bankruptcynotices@psecu.com Nov 01 2019 02:32:15 P S E C U,
Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15138456 +EDI: RMSC.COM Nov 01 2019 06:23:00 Syncb/Levin Furniture, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0315-7

User: bsil
Form ID: 309I

Page 2 of 2
Total Noticed: 48

Date Rcvd: Oct 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15138457 +EDI: RMSC.COM Nov 01 2019 06:23:00 Syncb/PPC, Attn: Bankruptcy, P.O. Box 965060,
Orlando, FL 32896-5060
15138455 +EDI: RMSC.COM Nov 01 2019 06:23:00 Syncb/hhgreg, Attn: Bankruptcy, P.O. Box 965060,
Orlando, FL 32896-5060
15138458 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank, Attn: Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
15138784 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15138459 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
P.O. Box 956060, Orlando, FL 32896-0001
15138460 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
15138461 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
15138462 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
15138463 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
15138464 +EDI: RMSC.COM Nov 01 2019 06:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
15138465 +EDI: WTRRNBNK.COM Nov 01 2019 06:23:00 Target, Attn: Bankruptcy, P.O. Box 9475,
Minneapolis, MN 55440-9475

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Lakeview Loan Servicing LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Daren K. Johnston ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen on behalf of Joint Debtor Melinda S. Johnston ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 5